

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

In re:

SHEILA PHELPS

Debtor(s)

Case No. 16-34544

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Tom Vaughn, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 10/28/2016.
- 2) The plan was confirmed on 01/12/2017.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was dismissed on 09/27/2018.
- 6) Number of months from filing to last payment: 19.
- 7) Number of months case was pending: 24.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: NA.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$10,600.00
Less amount refunded to debtor	\$0.00

**NET RECEIPTS: \$10,600.00**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$2,767.71
Court Costs	\$0.00
Trustee Expenses & Compensation	\$499.20
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION: \$3,266.91**

Attorney fees paid and disclosed by debtor: \$128.24

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AARONS	Unsecured	373.00	NA	NA	0.00	0.00
Accounts Receivable Ma	Unsecured	482.00	NA	NA	0.00	0.00
ADVANCE ME TODAY	Unsecured	300.00	NA	NA	0.00	0.00
Allgate Financial	Unsecured	273.00	NA	NA	0.00	0.00
AMERICAS FINANCIAL CHOICE	Unsecured	0.00	482.27	482.27	0.00	0.00
AMERICASH LOANS LLC	Unsecured	1.00	4,998.06	4,998.06	0.00	0.00
ASHLEY STEWART	Unsecured	350.00	NA	NA	0.00	0.00
ASSET ACCEPTANCE LLC	Unsecured	18,045.00	NA	NA	0.00	0.00
ASSET RECOVERY SOLUTIONS	Unsecured	454.00	NA	NA	0.00	0.00
BANK OF AMERICA	Unsecured	1.00	NA	NA	0.00	0.00
CERTEGY	Unsecured	212.00	NA	NA	0.00	0.00
CITIFINANCIAL AUTO	Unsecured	0.00	NA	NA	0.00	0.00
CITY OF CHICAGO DEPT OF FINANCI	Unsecured	732.00	NA	NA	0.00	0.00
CITY OF CHICAGO DEPT OF REVENU	Unsecured	2,675.00	3,871.01	3,871.01	0.00	0.00
COMCAST	Unsecured	600.00	NA	NA	0.00	0.00
COMMONWEALTH EDISON	Unsecured	400.00	341.04	341.04	0.00	0.00
CREDIT MANAGEMENT LP	Unsecured	1.00	NA	NA	0.00	0.00
DEVON FINANCIAL SERVICE	Unsecured	1.00	672.25	672.25	0.00	0.00
Dvra Billing	Unsecured	0.00	NA	NA	0.00	0.00
FAST CASH ADVANCE	Unsecured	280.00	NA	NA	0.00	0.00
FRIENDLY FINANCE CORP	Unsecured	19,075.00	14,271.06	14,271.06	0.00	0.00
HBLC	Unsecured	1.00	NA	NA	0.00	0.00
HYDRA FUND	Unsecured	200.00	NA	NA	0.00	0.00
I C Systems Collections	Unsecured	503.00	NA	NA	0.00	0.00
I C Systems Collections	Unsecured	250.00	NA	NA	0.00	0.00
ILLINOIS BELL TELEPHONE CO	Unsecured	1.00	NA	NA	0.00	0.00
ILLINOIS TITLE LOANS	Unsecured	1.00	NA	NA	0.00	0.00
INTERNAL REVENUE SERVICE	Priority	15,000.00	30,630.01	30,630.01	0.00	0.00
INTERNAL REVENUE SERVICE	Unsecured	NA	6,424.16	6,424.16	0.00	0.00
JEFFERSON CAPITAL SYSTEMS LLC	Unsecured	439.00	439.39	439.39	0.00	0.00
JEFFERSON CAPITAL SYSTEMS LLC	Unsecured	886.00	NA	NA	0.00	0.00

<b><u>Scheduled Creditors:</u></b>						
Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
JPMORGAN CHASE BANK	Unsecured	900.00	NA	NA	0.00	0.00
Lendgreen	Unsecured	0.00	NA	NA	0.00	0.00
MASSEYS	Unsecured	222.00	NA	NA	0.00	0.00
NETPAY	Unsecured	500.00	NA	NA	0.00	0.00
NORTHWEST COLLECTORS	Unsecured	105.00	NA	NA	0.00	0.00
PEOPLES GAS LIGHT & COKE CO	Unsecured	600.00	NA	NA	0.00	0.00
PNC BANK	Unsecured	200.00	NA	NA	0.00	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	1,180.00	NA	NA	0.00	0.00
PRA RECEIVABLES MGMT	Unsecured	434.00	434.31	434.31	0.00	0.00
PRESTIGE FINANCIAL SVC	Secured	8,000.00	16,102.23	8,625.00	6,878.78	454.31
PRESTIGE FINANCIAL SVC	Unsecured	9,782.00	0.01	7,977.23	0.00	0.00
RADIOLOGICAL PHYSICIANS	Unsecured	105.00	NA	NA	0.00	0.00
Sign My Loan	Unsecured	400.00	NA	NA	0.00	0.00
SILVER CLOUD FINANCIAL	Unsecured	1,936.00	695.00	695.00	0.00	0.00
SPRINGLEAF FINANCIAL SERVICES	Unsecured	0.00	NA	NA	0.00	0.00
SPRINT NEXTEL	Unsecured	1.00	NA	NA	0.00	0.00
ST IL TOLLWAY AUTHORITY	Unsecured	400.00	1,291.60	1,291.60	0.00	0.00
THE HABITAT CO	Unsecured	1.00	NA	NA	0.00	0.00
UNIVERSITY OF CHICAGO MED CTR	Unsecured	300.00	NA	NA	0.00	0.00
US CELLULAR	Unsecured	300.00	222.26	222.26	0.00	0.00
VILLAGE OF OAK LAWN	Unsecured	250.00	NA	NA	0.00	0.00

<b><u>Summary of Disbursements to Creditors:</u></b>			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$8,625.00	\$6,878.78	\$454.31
All Other Secured	\$0.00	\$0.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$8,625.00</b>	<b>\$6,878.78</b>	<b>\$454.31</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$30,630.01	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$30,630.01</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$42,119.64</b>	<b>\$0.00</b>	<b>\$0.00</b>

**Disbursements:**

Expenses of Administration	<u>\$3,266.91</u>
Disbursements to Creditors	<u>\$7,333.09</u>

**TOTAL DISBURSEMENTS :** **\$10,600.00**

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 10/29/2018

By: /s/ Tom Vaughn

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Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.